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D. Eric McClure
Commissioner of Finance

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The attached report represents a consolidation of Reports of Condition filed by state-chartered banks with the Missouri Division of Finance as of June 30, 2007, and a comparison with the statements filed one year earlier.

Also included is a comparison of financial statements of state-chartered and national banks.

During the previous twelve months, the number of state-chartered banks and trust companies decreased by five from 307 to 302. Six banks merged into out-of-state institutions and two banks merged into other Missouri state banks. There were three new bank charters granted.

Assets in state-chartered banks totaled \$67.2 billion on June 30, 2007, an increase of 6.7 percent from one year earlier. Deposits were \$54.1 billion, up 6.6 percent. Total loans were \$49.5 billion on June 30, 2007, up 6.2 percent.

The equity capital ratio increased to 10.81 percent. Primary capital, which includes the allowance for loan and lease losses, was also up, to 11.67 percent. The tangible equity capital ratio increased to 9.21 percent.

Net income in state banks was down 2.2 percent from June 2006. Return on assets among state-chartered banks was 1.07 percent compared to 1.17 percent in June 2006.

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**COMPARATIVE STATEMENT OF CONDITION
STATE BANKS AND TRUST COMPANIES IN MISSOURI
AS OF JUNE 30, 2007**

THOUSANDS OF DOLLARS	293 BANKS 6/30/2007	298 BANKS 6/30/2006	INCREASE DECREASE()	PERCENT CHANGE
ASSETS				
Total Loans	\$49,484,716	\$46,588,415	\$2,896,301	6.2%
Allowance for Loan Losses	656,063	610,288	45,775	7.5%
Total Assets	67,165,574	62,925,083	4,240,491	6.7%
LIABILITIES				
Total Deposits	54,099,471	50,761,646	3,337,825	6.6%
Total Equity Capital	7,258,355	6,541,534	716,821	11.0%

OPERATING RATIOS	6/30/2007	6/30/2006	CHANGE
Equity Capital/Assets	10.81%	10.40%	0.41%
Tangible Equity Capital/Assets	9.21%	8.88%	0.33%
Capital and Allowance for Loan Losses/Assets	11.67%	11.26%	0.41%
Total Loans/Assets	73.68%	74.04%	-0.36%
Past Due and Nonaccrual Loans/Total Loans	1.86%	1.44%	0.42%
Allowance for Loan Losses/Loans	1.33%	1.31%	0.02%
Average Net Interest Margin	4.00%	4.10%	-0.10%
Return on Assets	1.07%	1.17%	-0.10%

NOTES:

Does not include nine nondeposit trust companies.

**COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS IN MISSOURI
AS OF JUNE 30, 2007**

MILLIONS OF DOLLARS	6/30/2007			6/30/2006 343 ALL BANKS	PERCENT CHANGE
	293 STATE BANKS	42 NATIONAL BANKS	335 ALL BANKS		
ASSETS					
Cash and Due from Banks	1,787	1,236	3,023	3,324	-9.1%
Investment Securities	10,723	6,837	17,560	16,927	3.7%
Total Loans and Leases	49,485	23,025	72,510	68,088	6.5%
Less: Reserves	656	311	967	907	6.6%
Federal Funds Sold	1,513	1,091	2,604	1,975	31.8%
Fixed Assets	1,421	805	2,226	2,033	9.5%
Other Real Estate	153	31	184	106	73.6%
Intangible Assets	1,182	249	1,431	1,214	17.9%
Other assets	1,558	793	2,351	2,167	8.5%
TOTAL ASSETS	\$67,166	\$33,756	\$100,922	\$94,927	6.3%
LIABILITIES					
Total Deposits	54,099	26,098	80,197	75,485	6.2%
Deposits over 100M	9,795	3,166	12,961	12,590	2.9%
Brokered Deposits	2,513	360	2,873	3,177	-9.6%
Federal Funds Purchased	2,885	3,357	6,242	5,292	18.0%
Other liabilities	2,924	1,354	4,278	4,968	-13.9%
Total Equity Capital	7,258	2,947	10,205	9,182	11.1%
TOTAL LIABILITIES	\$67,166	\$33,756	\$100,922	\$94,927	6.3%
EARNINGS					
Interest Income	2,208	1,036	3,244	2,801	15.8%
Interest Expense	1,028	466	1,494	1,124	32.9%
Net Interest Income	1,180	570	1,750	1,677	4.4%
Provision for Loan Losses	72	29	101	76	32.9%
Net Income	355	215	570	568	0.4%
Cash Dividends	206	139	345	350	-1.4%
Net Loan Losses	49	21	70	37	89.2%